**Job Profile comprising Job Description and Person Specification**

**Job Description**

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| **Job Title:**  Financial Inclusion Officer | **Grade**:  SO1 |
| **Section:**  Rent Collection Service | **Directorate:**  Resources |
| **Responsible to following manager:**  Financial Inclusion Manager | **Responsible for following staff:**  n/a |
| **Post Number/s:** RWR0430FT | **Last review date:** |

**Working for the Richmond/Wandsworth Shared Staffing Arrangement**

This role is employed under the Shared Staffing Arrangement between Richmond and Wandsworth Councils. The overall purpose of the Shared Staffing Arrangement is to provide the highest quality of service at the lowest attainable cost.

Staff are expected to deliver high quality and responsive services wherever they are based, as well as having the ability to adapt to sometimes differing processes and expectations.

The Shared Staffing Arrangement aims to be at the forefront of innovation in local government and the organisation will invest in the development of its staff and ensure the opportunities for progression that only a large organisation can provide.

**Job Purpose**

Responsible to the Financial Inclusion Team Manager for ensuring that tenants claim their full entitlement to welfare benefits and manage their debts so they are financially included and can sustain their tenancies.

To ensure that the service provided to tenants focuses on issues that impact on Wandsworth Council’s rent arrears management and is complimentary to the rent arrears recovery policy.

To support tenancy sustainment by enabling tenants to manage their rent payments and avoid eviction while preventing wider personal debts and maximising tenants’ income

**Specific Duties and Responsibilities**

* When Financial Inclusion Manager is away on leave deputise for them providing specialist advise to colleagues, dealing with urgent casework, and other essential duties.
* To input, record, extract and maintain up to date computerised records and statistics on various Council databases and Housing Management system ensuring compliance with General Data Protection Regulations at all times.
* To understand the role of other internal and external services and work closely with internal and external support agencies/key workers to assist vulnerable tenants who suffer from mental or physical health issues to sustain tenancies and sign post where necessary.
* To carry out home visits to vulnerable tenants who are in rent arrears to maximise their income and resolve their welfare benefits and or debt issues.
* To offer tenants advice on a one to one basis and in groups on how to access financial services and products, open basic bank accounts, credit union accounts, and how to operate them in order to increase tenants’ financial inclusion.

**Generic Duties and Responsibilities**

* To contribute to the continuous improvement of the services of the Boroughs of Wandsworth and Richmond.
* To comply with relevant Codes of Practice, including the Code of Conduct and policies concerning data protection and health and safety.
* To adhere to security controls and requirements as mandated by the SSA’s policies, procedures and local risk assessments to maintain confidentiality, integrity, availability and legal compliance of information and systems
* To promote equality, diversity, and inclusion, maintaining an awareness of the equality and diversity protocol/policy and working to create and maintain a safe, supportive and welcoming environment where all people are treated with dignity and their identity and culture are valued and respected.
* To understand both Councils’ duties and responsibilities for safeguarding children, young people and adults as they apply to the role within the council.
* The Shared Staffing Arrangement will keep its structures under continual review and as a result the post holder should expect to carry out any other reasonable duties within the overall function, commensurate with the level of the post.
* To assist with the delivery of specialist advice on welfare benefits, debt management, financial inclusion and household budgeting with a view to maximising tenants’ income and empowering them to become financially included.
* Providing detailed casework with direct involvement in advising clients, taking on, managing and progressing multiple debt cases. This includes managing priority and non-priority debts, drawing up financial statements and negotiating with creditors to help tenants manage their debts and develop budgeting skills.
* To undertake training as required in order to carry out the duties of the post in an informed, efficient and effective manner.
* To undertake Tenancy Management Training by contacting, advising, training and ensuring every new tenant understands the importance of managing and sustaining their tenancies.

* To assist tenants who are experiencing fuel poverty to access low cost tariffs from utility suppliers.
* To carry out welfare benefit health check, assist with applying for housing benefit/council tax reduction, Universal Credit, PIP and completing change of circumstances forms.
* To approach and apply to local charities for financial assistance on behalf of tenants when appropriate, as well as applying for DHP’s and Local Assistance Grants on behalf of tenants.

* To assist in designing and delivering financial capability training courses and briefing sessions and surgeries on money management skills to individuals, colleagues and groups.
* Maintain an up to date working knowledge of existing and new welfare benefits and debt advice and be the first point of contact with regards to welfare benefits and Universal Credit queries in order to advice and support colleagues working with tenants with complex and challenging needs.
* To assist with creating articles for in-house magazines/flyers to inform/educate residents regarding benefit information to assist in income maximisation.
* Assist in providing locally based take-up campaigns for money advice in the community – such as the Pop-Up Shop or Money Advice Drop-In service across Wandsworth borough.

**Team structure**

**Person Specification**

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| --- | --- |
| **Job Title: Financial Inclusion Officer** | **Grade**: SO1 |
| **Section: Rent Collection Service** | **Directorate:** Resources |
| **Responsible to: Financial Inclusion Manager** | **Responsible for: n/a** |
| **Post Number/s:** RWR0430FT | **Last Review Date:** |

**Our Values and Behaviours**

The values and behaviours we seek from our staff draw on the high standards of the two boroughs, and we prize these qualities in particular:

**Being open.** This means we share our views openly, honestly and in a thoughtful way. We encourage new ideas and ways of doing things. We appreciate and listen to feedback from each other.

**Being supportive.** This means we drive the success of the organisation by making sure that our colleagues are successful. We encourage others and take account of the challenges they face. We help each other to do our jobs.

**Being positive.** Being positive and helpful means we keep our goals in mind and look for ways to achieve them. We listen constructively and help others see opportunities and the way forward. We have a ‘can do’ attitude and are continuously looking for ways to help each other improve.

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| **Person Specification Requirements** | | | | **Assessed by**  **A/I/T/C**  **(see below for explanation)** |
| **Knowledge** | **Essential** | **Desirable** | **Assessed** | |
| Extensive current working knowledge of the welfare reform and ability to provide welfare benefits and debt advice to tenants | **√** |  | **A//I/T** | |
| An understanding of debt recovery procedures in a Local Authority or Housing Association environment | **√** |  | **A/I** | |
| Must be fully aware of the principles of safeguarding vulnerable adults and children |  | **√** | **A/I** | |
| Must be fully aware of the Council’s duties and responsibilities arising from the Data Protection Act, Health and Safety, Information Technology and Equal Opportunities |  | **√** | **A/I** | |
| **Experience** | **Essential** | **Desirable** | **Assessed** | |
| Experience of communicating effectively with tenants by phone, email, letters and in person | **√** |  | **A/I/T** | |
| Experience of interviewing and providing debt and money management advice to tenants and sign posting tenants to external service providers where necessary | **√** |  | **A/I** | |
| Experience of organising and delivering welfare benefits training, drop in advice surgeries and workshops |  | **√** | **A/I** | |
| Experience of working with vulnerable and distressed tenants | **√** |  | **A/I** | |
| Ability to consistently meet performance targets and to make contributions to service improvements |  | **√** | **A/I** | |
| **Skills** | **Essential** | **Desirable** | **Assessed** | |
| Proven writing skills displaying attention to detail when producing reports with supporting recommendations in a work place environment |  | **√** | **A/I** | |
| Must be IT literate and possess good keyboard skills. | **√** |  | **A/I** | |
| Must have good oral and written communication skills to communicate with stake holders both internally and externally |  | **√** | **A/I/T** | |
| **Qualifications** | **Essential** | **Desirable** | **Assessed** | |
| GCSE pass A to C or equivalent in Maths and English or experience demonstrating competency in the every day use of Maths and English |  | **√** | **A/C** | |
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**A – Application form / CV**

**I – Interview**

**T – Test**

**C - Certificate**